

**Information to identify the case:**

Debtor 1	<u>Alicia M Thomas</u>	Social Security number or ITIN	xxx-xx-7055
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-32407-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alicia M Thomas  
aka Alisia M Thomas

3/5/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alicia M Thomas  
Debtor

Case No. 15-32407-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 05, 2021

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db	+ Alicia M Thomas, 27 Mechanic St, Swedesboro, NJ 08085-1223
cr	+ BANK OF AMERICA, N.A., C/) Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857
515876877	+ Boscov's, PO Box 71106, Charlotte, NC 28272-1106
515876881	+ Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
515876882	+ M+T Bank, POB 619063, Dallas, TX 75261-9063
515981242	+ Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
518077992	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 05 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516054473	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 05 2021 22:06:36	Ashley Funding Services, LLC, c/o Resurgent capital Services, Po Box 10587, Greenville, SC 29603-0587
516104132	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	BANK OF AMERICA, N.A., BANK OF AMERICA, PO BOX 31785, TAMPA FL 33631-3785
515876876	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America Home Loans, POB 31785, Tampa, FL 33631-3785
516087390	+ Email/Text: bncmail@w-legal.com	Mar 05 2021 20:46:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515876878	+ EDI: CITICORP.COM	Mar 06 2021 01:28:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
515876883	EDI: CITICORP.COM	Mar 06 2021 01:28:00	Macy's, PO Box 78008, Phoenix, AZ 85062
516103883	EDI: Q3G.COM	Mar 06 2021 01:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515876879	+ EDI: DISCOVER.COM	Mar 06 2021 01:28:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
515888711	EDI: DISCOVER.COM	Mar 06 2021 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515876880	+ EDI: WFNNB.COM	Mar 06 2021 01:28:00	HSN, PO Box 659707, San Antonio, TX 78265-9707
515933936	Email/Text: camanagement@mtb.com	Mar 05 2021 20:45:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240

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516077347	EDI: PRA.COM	Mar 06 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Us Bank Cache Visa, POB 41067, Norfolk VA 23541
519112231	EDI: PRA.COM	Mar 06 2021 01:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519112232	EDI: PRA.COM	Mar 06 2021 01:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
515953765	EDI: Q3G.COM	Mar 06 2021 01:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
515876884	+ EDI: RMSC.COM	Mar 06 2021 01:28:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516102745	EDI: RMSC.COM	Mar 06 2021 01:28:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515876885	+ EDI: RMSC.COM	Mar 06 2021 01:28:00	Synchrony Bank/Evine Live, PO Box 960009, Orlando, FL 32896-0009
515876886	EDI: USBANKARS.COM	Mar 06 2021 01:28:00	US Bank, PO Box 790408, St. Louis, MO 63179
516009969	EDI: ECAST.COM	Mar 06 2021 01:28:00	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518077993	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518882291	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518882292	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John D. Krohn

on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com

John M. Sommers

on behalf of Creditor BANK OF AMERICA N.A. JMSommers@KTLBSLAW.com, ktlbslaw@aol.com

Joshua I. Goldman

on behalf of Creditor M&amp;T Bank josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor M&amp;T Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Phillip Andrew Raymond

on behalf of Creditor M&amp;T Bank phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor M&amp;T Bank rsolarz@kmlawgroup.com

Terry Tucker

on behalf of Debtor Alicia M Thomas terrytucker@comcast.net

TOTAL: 10